

### REMARKS/ARGUMENTS

Claims 1-18 are cancelled herein and replaced with new Claims 21-36 in order to more particularly point out and distinctly claim the subject matter which the Applicants regard as the claimed invention. No new matter is added as a result of the Claim amendments.

### 35 U.S.C. § 101 Rejections

Claims 1-16 are rejected under 35 U.S.C. § 101 because the claimed invention is directed to non-statutory subject matter. Claims 1-18 are cancelled herein. Accordingly, the Applicants respectfully submit that the rejection of Claims 1-16 under 35 U.S.C. § 102 are overcome.

### 35 U.S.C. § 102 Rejections

Claims 1-20 are rejected under 35 U.S.C. § 102 (e) as being anticipated by Wilkinson (U.S. Pub. No. 2001/0049646 A1), hereinafter referred to as "Wilkinson." Claims 1-18 are cancelled herein. The Applicants respectfully submit that Wilkinson does not teach or suggest the claim limitation of providing financing by the clearinghouse for at least one business unit as recited in Claim 19 of the present invention. Instead, the Applicants respectfully assert that the service provider merely facilitates a transaction between a demander of capital and a supplier of capital in which the supplier of capital is the party that actually provides the financing to the demander. Thus, the Applicants respectfully assert that the service provider of Wilkinson does not provide financing as recited in Claim 19 of the present invention. Accordingly, the Applicants respectfully assert that the rejection of Claim 19 under 35 U.S.C. § 102 (e) is overcome.

CONCLUSION

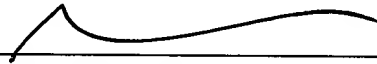
Based upon the arguments presented above, it is respectfully asserted that Claims 19-20, as well as new Claims 21-36, overcome the rejection of record and therefore allowance of these Claims is solicited.

The Examiner is invited to contact Applicants' undersigned representative if the Examiner believes such action would expedite resolution of the present Application.

Respectfully submitted,

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